

**Amendment**

Applicant: Amy Lauer et al.

Serial No.: 10/804,796

Filed: March 18, 2004

Docket No.: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

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**Remarks**

Claims 1-3, 5-9, 19, 21-28, 31-42 are pending. By this Amendment, claims 1-3, 7, 19, 25, 26, and 37 are amended.

**Personal Interview**

Applicants acknowledge, with appreciation, the courtesy extended Applicants' representatives during the February 21, 2007 personal interview. During the interview, the claims were discussed in view of the prior art and the Examiner made helpful suggestions for amending the claims and/or for presenting arguments in this response. Many of those suggestions are incorporated by this Amendment. Applicants' separate record of the substance of the interview is further incorporated in the following remarks.

**Acceptance of Allowable Subject Matter**

Applicants also acknowledge, with appreciation, the indication in the January 3, 2007 Office Action that claims 31-36 and 38-42 are allowed and that claims 7 and 25 would be allowable if rewritten in independent form. This Amendment accepts the subject matter indicated allowable in the January 3, 2007 Office Action. In particular, claims 7 and 25 are rewritten in independent form incorporating the features of the respective base claim 1 or 19. Accordingly, Applicants respectfully request allowance of claims 7 and 25.

**Rejections under 35 U.S.C. § 102**

Claims 1, 2, 6, and 9 are rejected under U.S.C. § 102(b) as being anticipated by Waldman U.S. Patent No. 5,269,691 ("Waldman"). In rejecting these claims, the Office Action noted that "the applicant broadly recites a store value card and does not recite any particular structure of the card" (page 2, number 2). Based on the helpful suggestion provided

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by the Examiner during the personal interview, with this Amendment additional structure of the card has been added. In particular, the stored value card of claim 1 “includes an activation area linking the stored value card to one of a financial account or record, the activation area including at least one of a bar code, a magnetic strip, an electronic device, a radio frequency identification device, a card number, and an event number” and that the stored value card is separate from the sticker booklet. As discussed during the personal interview, Waldman fails to teach any such activation area, but rather, relates solely to a sticker booklet that is not described as being a stored value or similar card and, therefore, does not include any activation area, much less the activation area as recited in claim 1. The single booklet of Waldman also fails to disclose or suggest a stored value card separate from the sticker booklet as recited in claim 1. As a result, claim 1 and dependent claims 2, 6, and 9, which each depend from claim 1, are believed to be allowable over Waldman. Accordingly, withdrawal of the rejection of claims 1, 2, 6, and 9 under 35 U.S.C. § 102(b) as being anticipated by Waldman is respectfully requested.

Rejections under 35 U.S.C. § 103

Claim 8 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Waldman in view of Phillips U.S. Patent No. 5,829,790 (“Phillips”). As described above, claim 1 is believed to be allowable over Waldman, which fails to teach or suggest an activation area as recited in claim 1. Phillips fails to alter this analysis. In particular, Phillips relates to a greeting card kit and makes no mention to an activation area linked to a financial account or record as recited in claim 1. Consequently, claim 1 is believed to be allowable over Waldman

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in view of Phillips. Claim 8 depends from amended claim 1 and, therefore, is also believed to be allowable over Waldman in view of Phillips.

Independent claims 1, 19, 26, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Phillips in view of McCarthy et al. U.S. Patent No. 6,493,790 (McCarthy), and independent claims 19, 26, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Phillips in view of Street U.S. Patent No. 7,024,807 ("Street"). In rejecting the claims, the Office Action did not state that the cited references teach or otherwise suggest a sticker booklet or a sticker group collectively provided on a plurality of panels as recited in independent claims 1, 19, 26, and 37, but rather, that "since the applicant does not disclose the having the sticker group in a booklet form solves any stated problem or is for any particular purpose, it appears that constructing the sticker group in any suitable form as taught by Phillips would perform equally well in display and retaining the stickers" (page 5, number 16).

With this Amendment, claim 1 has been amended to recite that the sticker booklet includes a plurality of pages collectively supporting the group of stickers, claim 19 has been amended to recite a sticker group collectively provided on a plurality of panels where at least two of the plurality of panels each include a portion of the stickers, claim 26 has been amended to recite a sticker booklet including a plurality of panels where two or more of the plurality of panels support a portion of the group of personalization messages, and claim 37 has been amended to recite a plurality of pages each supporting stickers. Each of these amendments further clarifies what constitutes a sticker booklet or that the sticker group is provided on a plurality of panels. As discussed during the personal interview, the recited sticker booklet or plurality of panels is useful to provide a different presentation of stickers or

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personalization messages as compared to the single panel sticker portion 230 of Phillips, and to, in some cases, provide for the support/provision of a larger number of stickers or personalization messages in a given area (i.e. to reduce the area of the substrate holding the stickers or personalization messages as described in the Interview Summary provided by the Examiner).

In view of the above-described reasons, claims 1, 19, 26, and 37 not only recite structure, in particular a sticker booklet or two or more panels supporting the stickers, not taught or suggested by Phillips but also provide advantages over Phillips (e.g., a different overall presentation of stickers/personalization messages and/or a potential to support/provide additional stickers/personalization messages in a given area as compared to Phillips). Furthermore, McCarthy and Street each fail to disclose or suggest use of any stickers or personalization messages and, therefore, do not alter the above-described analysis of Phillips. Consequently, independent claims 1, 19, 27, and 36 are believed to be allowable.

Dependent claims 2, 3, 5, 6, 8, 9, 21-24, 27, and 28 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Phillips in view of McCarthy, and dependent claims 21-24, 27, and 28 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Phillips in view of Street. Each of dependent claims 2, 3, 5, 6, 8, 9, 21-24, 27, and 28 depends from one of independent claims 1, 19, and 26, which as described above are believed to be allowable over Phillips in view of McCarthy and Phillips in view of Street. As such, dependent claims 2, 3, 5, 6, 8, 9, 21-24, 27, and 28 are also believed to be allowable and notice to that effect is respectfully requested.

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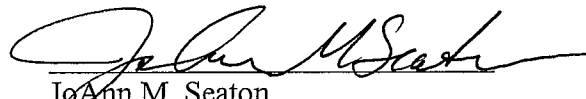
Conclusion

In view of the foregoing, Applicants submit that this application is in condition for allowance. Favorable reconsideration and prompt allowance of the application are requested. No fees are believed due in connection with this paper, but the Commissioner is hereby authorized to grant any extensions of time and to charge any fees under 37 C.F.R. §1.16 and §1.17 that may be required during the entire pendency of this application, or to credit any overpayment to Deposit Account No. 500471.

The Examiner is invited to telephone the undersigned to advance prosecution.

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Respectfully submitted,

  
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